

FIG. 1

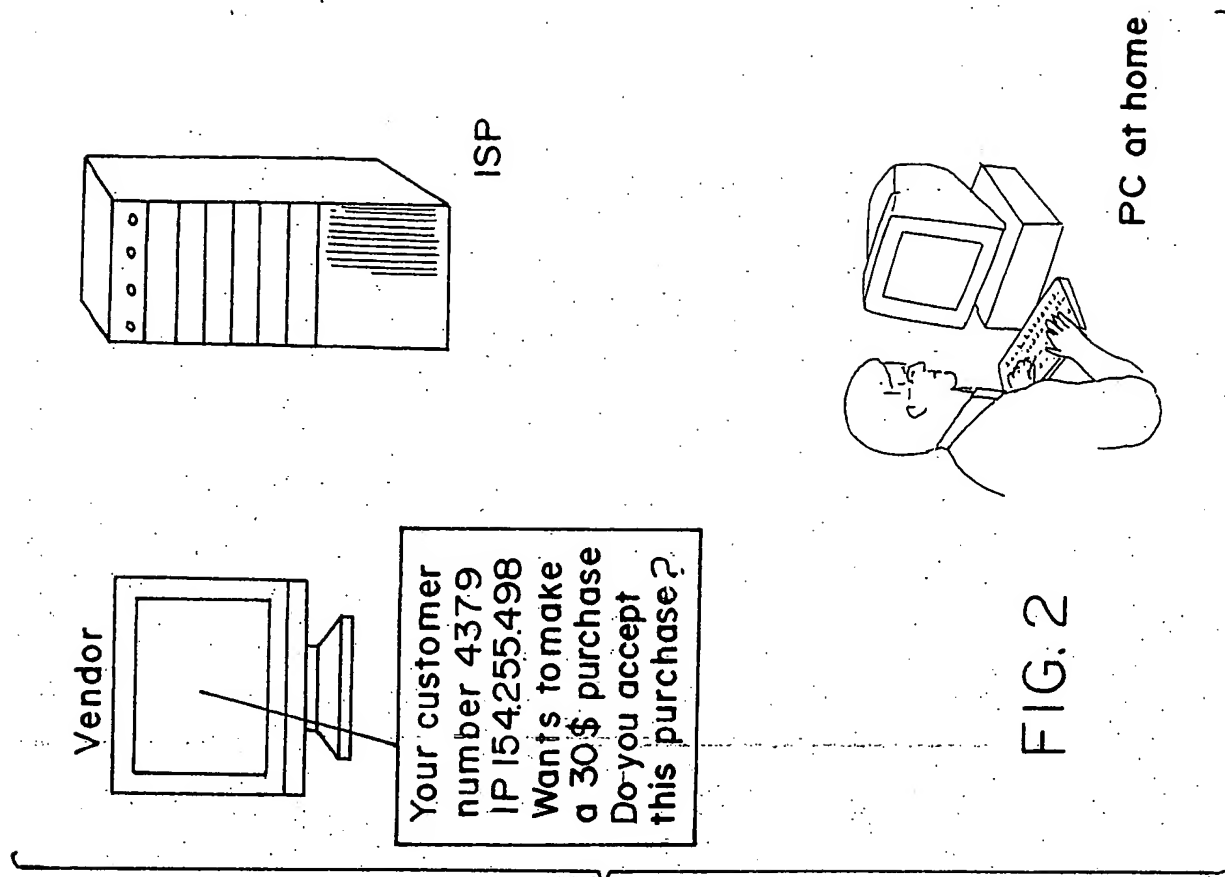


FIG. 2

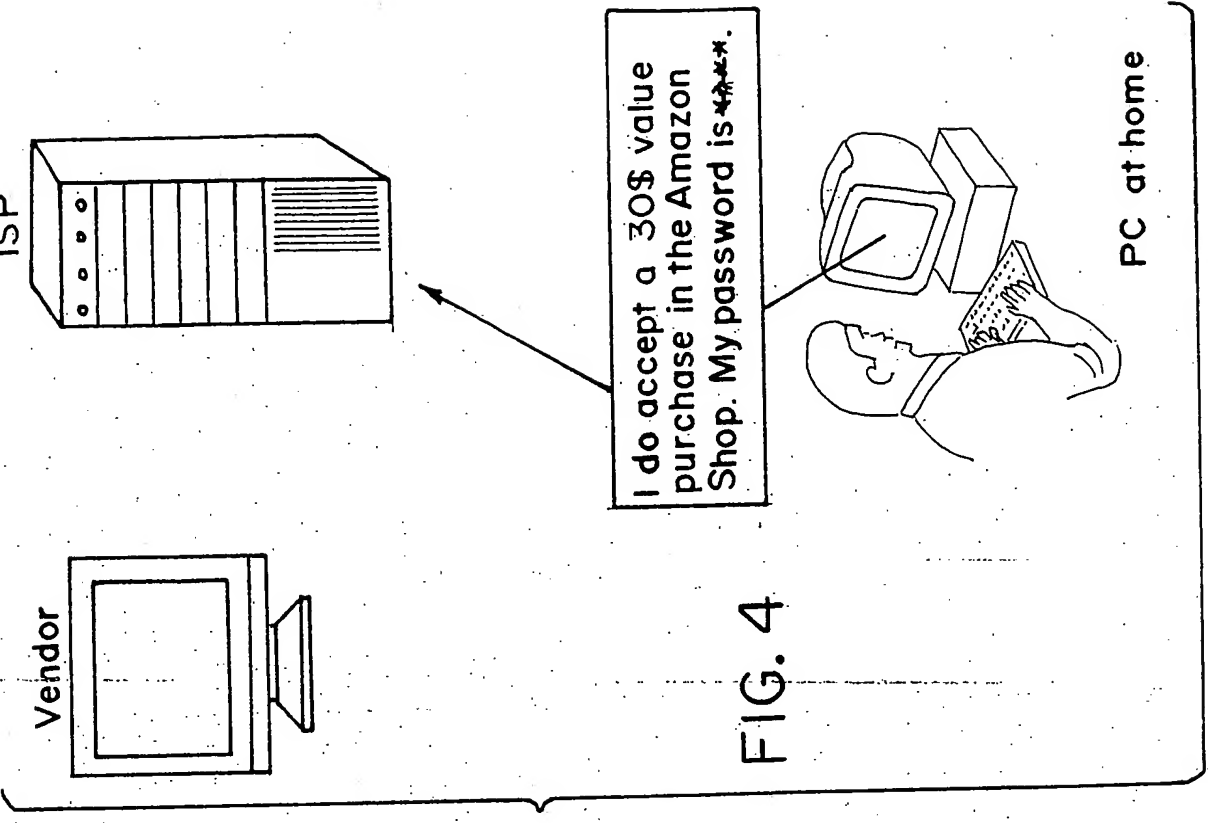


FIG. 3

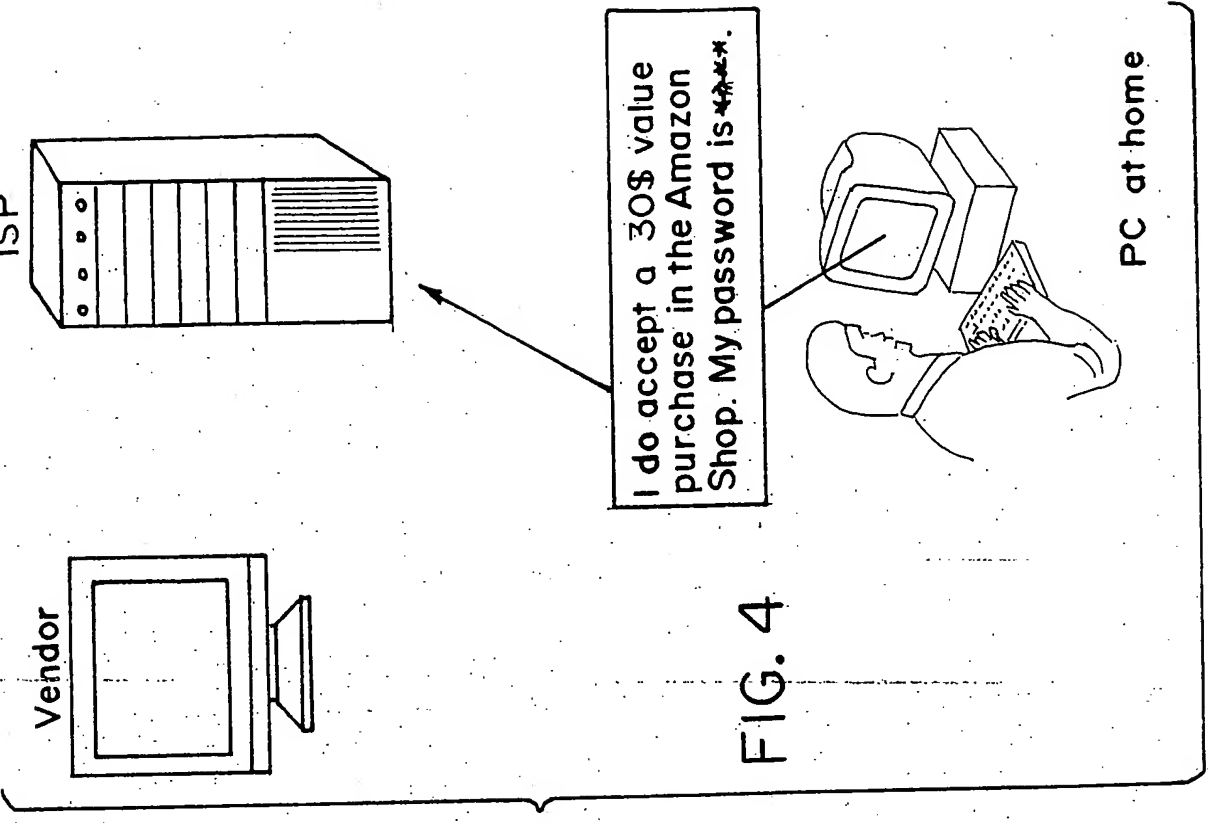


FIG. 4

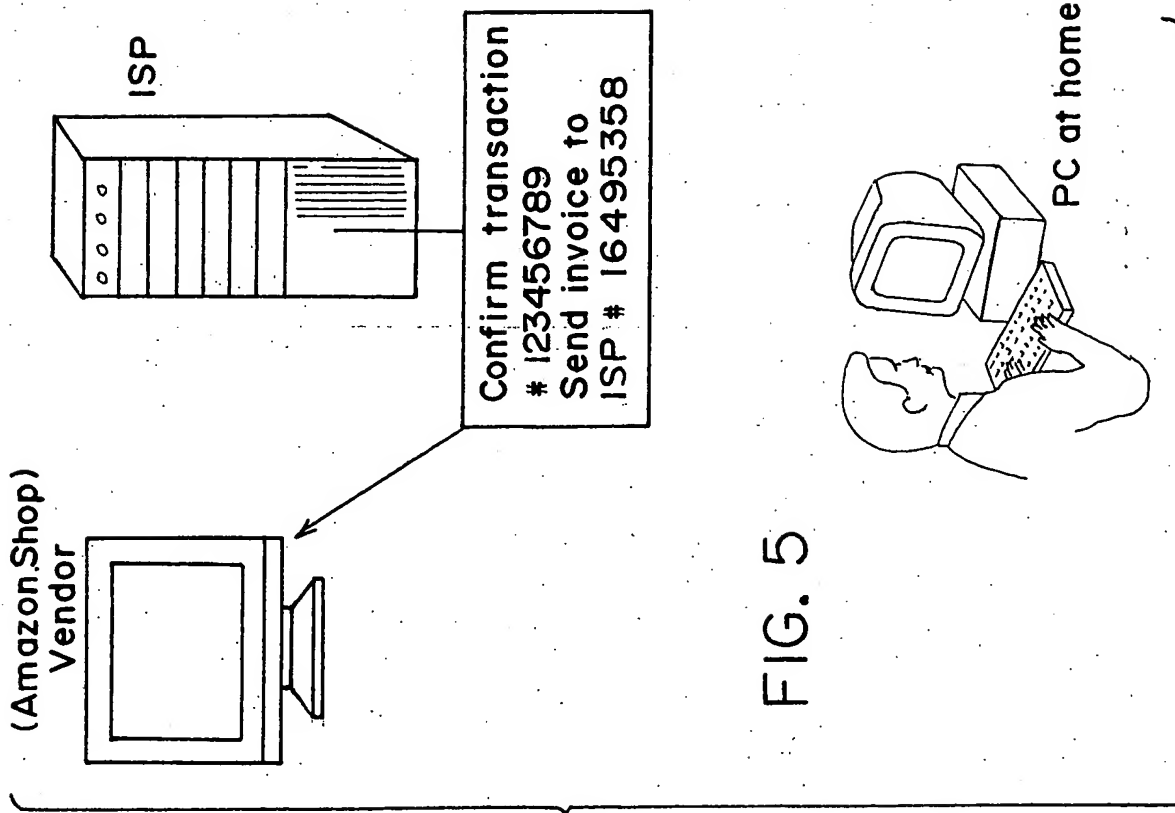
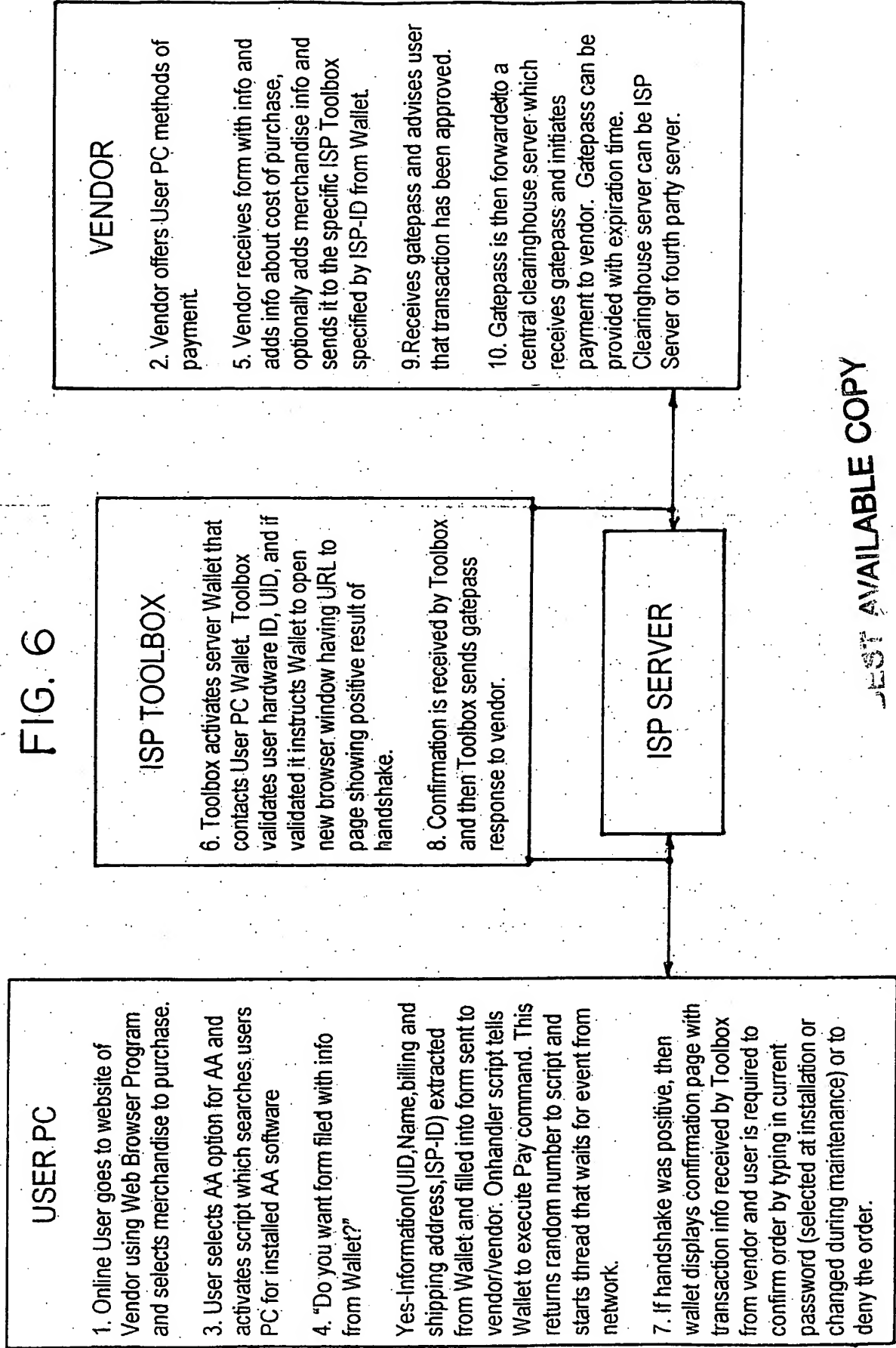


FIG. 5

FIG. 6



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USER PC

1. Online User goes to website of Vendor using Web Browser Program and selects merchandise to purchase.
3. User selects AA option for making payment which activates script in BC which searches user's PC for installed AA software. User is asked "Do you want form filled with information from Wallet?". A "Yes" causes the information (UID, Name, billing and shipping address, ISP-ID) to be extracted from Wallet and filled into form and the form is sent to vendor/vendor. Onhandler script tells Wallet to execute Pat command. This returns random number to script and starts thread that waits for event from network.
6. If handshake was positive, then wallet displays confirmation page with transaction info received by Toolbox from vendor and user is required to confirm order by typing in current password (selected at installation or changed during maintenance) or to deny the order.

CREDITOR'S TOOLBOX

5. Toolbox receives request from vendor's server. Toolbox twice sends handshake and primer transmission to IP address provided by vendor server. Successful confirmation results in Instructions to Wallet to open new browser window having URL to page showing positive result of handshake.
7. Confirmation is received by Toolbox and then Toolbox checks credit of user and sends gatepass response to vendor.

VENDOR

2. Vendor server offers User PC methods of payment.
4. Vendor sends request including IP address of users computer and UID to toolbox server for confirming user computer's identity and for payment gatepass.
8. Receives gatepass and advises user that transaction has been approved. Gatepass is then forwarded to a central clearinghouse server which receives Gatepass and initiates payment to vendor. Gatepass can be provided with expiration time. Clearinghouse server can be ISP server or fourth party server.

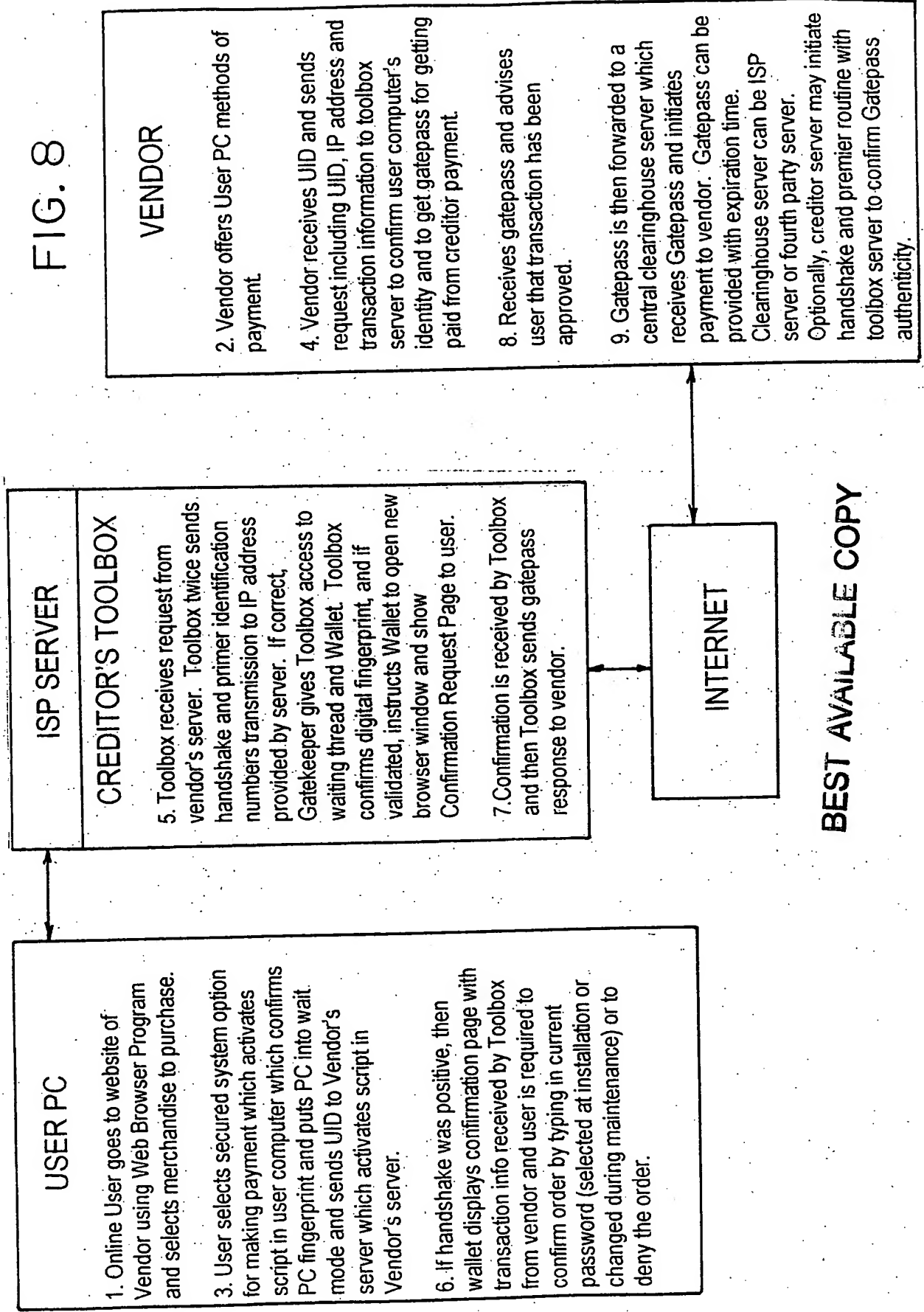
INTERNET

ISP SERVER

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FIG. 7

FIG. 8



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